

**Information to identify the case:**

Debtor 1 **Todd A. Youngbauer**

Social Security number or ITIN **xxx-xx-3336**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **19-24145-JAD**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Todd A. Youngbauer

2/19/20

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Todd A. Youngbauer  
 Debtor

Case No. 19-24145-JAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Feb 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2020.

db +Todd A. Youngbauer, 10510 Cannas St, North Huntingdon, PA 15642-4301  
 15145580 +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250  
 15145586 +CCP Express Care, c/o Collection Service Center, Inc., PO Box 560,  
 New Kensington, PA 15068-0560  
 15145592 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477  
 (address filed with court: Collection Service Center, Inc., PO Box 13446,  
 Pittsburgh, PA 15243)  
 15145587 +Children's Community Pediatrics, c/o Collection Service Center, Inc., PO Box 560,  
 New Kensington, PA 15068-0560  
 15145589 +Children's Community Pediatrics, 11279 Perry Highway, Suite 450, Wexford, PA 15090-9394  
 15145590 Children's Dermatology Services, c/o Collection Service Center, Inc., PO Box 560,  
 New Kensington, PA 15068-0560  
 15145591 +Citibank/Home Depot, c/o Midland Credit Management, 350 Camino De La Reina,  
 San Diego, CA 92108-3007  
 15145599 +DirecTV LLC, c/o Credence Resource Management, Po Box 2300, Southgate, MI 48195-4300  
 15145603 HSBC Bank Nevada, c/o Pressler, Felt & Warshaw, LLP, 7 Entin Road,  
 Parsippany, NJ 07054-5020  
 15145604 +Michael F. Ratchford, Esq., Ratchford Law Group PC, 54 Glanmaura National Blvd, Suite 104,  
 Moosic, PA 18507-2101  
 15145609 UPMC Physician Services, c/o CBCS, PO Box 2724, Columbus, OH 43216-2724  
 15145610 +Valentine & Kerbartas, Inc., PO Box 325, Lawrence, MA 01842-0625

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 20 2020 03:38:48 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Feb 20 2020 08:18:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 15145579 +E-mail/Text: bdsupport@creditmanagementcompany.com Feb 20 2020 03:39:31 AHN Physicians,  
 c/o Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
 15145582 EDI: BANKAMER.COM Feb 20 2020 08:19:00 Bank of America, Attn: Bankruptcy, Po Box 982238,  
 El Paso, TX 79998  
 15145581 +EDI: BANKAMER.COM Feb 20 2020 08:19:00 Bank of America, 4909 Savarese Circle,  
 Tampa, FL 33634-2413  
 15145583 +EDI: PRA.COM Feb 20 2020 08:18:00 Best Buy, c/o Portfolio Recovery Associates, LLC,  
 PO Box 12914, Norfolk, VA 23541-0914  
 15145584 +EDI: CAPITALONE.COM Feb 20 2020 08:19:00 Capital One, Po Box 30281,  
 Salt Lake City, UT 84130-0281  
 15145585 +EDI: CAPITALONE.COM Feb 20 2020 08:19:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 15145593 +E-mail/Text: bankruptcy@firstenergycorp.com Feb 20 2020 03:39:13  
 Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave.,  
 New Kensington, PA 15068-6303  
 15145596 +E-mail/Text: bankruptcy@credencerm.com Feb 20 2020 03:39:37 Credence Resource Management,  
 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940  
 15145597 E-mail/PDF: DellBKNotifications@resurgent.com Feb 20 2020 03:43:16  
 Dell Financial Services LLC, 1 Dell Way, Round Rock, TX 78682  
 15145598 E-mail/PDF: DellBKNotifications@resurgent.com Feb 20 2020 03:45:33  
 Dell Financial Services LLC, Attn: President/CEO, Po Box 81577, Austin, TX 78708  
 15145600 +E-mail/Text: bankruptcy.bnc@ditech.com Feb 20 2020 03:38:33 Ditech Financial Llc,  
 Po Box 6172, Rapid City, SD 57709-6172  
 15145601 E-mail/Text: bknotice@ercbpo.com Feb 20 2020 03:39:16 ERC, PO Box 23870,  
 Jacksonville, FL 32241-3870  
 15146457 +EDI: RMSC.COM Feb 20 2020 08:19:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 15145606 +EDI: RMSC.COM Feb 20 2020 08:19:00 Synchrony Bank/American Eagle, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060  
 15145605 +EDI: RMSC.COM Feb 20 2020 08:19:00 Synchrony Bank/American Eagle, Po Box 965005,  
 Orlando, FL 32896-5005  
 15145608 +EDI: RMSC.COM Feb 20 2020 08:19:00 Synchrony Bank/Lowes, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 15145607 +EDI: RMSC.COM Feb 20 2020 08:19:00 Synchrony Bank/Lowes, Po Box 956005,  
 Orlando, FL 32896-0001

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr New Residential Mortgage, LLC  
 15145588\* +Children's Community Pediatrics, c/o Collection Service Center, Inc., PO Box 560,  
 New Kensington, PA 15068-0560  
 15145594\* +Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave.,  
 New Kensington, PA 15068-6303  
 15145595\* +Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave.,  
 New Kensington, PA 15068-6303  
 15145602\* ERC, PO Box 23870, Jacksonville, FL 32241-3870

District/off: 0315-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 32

Date Rcvd: Feb 19, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

TOTALS: 1, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 21, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2020 at the address(es) listed below:

Abagale E. Steidl on behalf of Debtor Todd A. Youngbauer asteidl@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@not  
ify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com  
James Warmbrodt on behalf of Creditor New Residential Mortgage, LLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfbis.com  
TOTAL: 4